Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main

Page 1 of 53 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (Spouse)(Last, First, Middle) Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor Aguilera, Victoria A. Aguilera, Juan M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3263 (if more than one, state all): 0407 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 7958 Knottingham Circle 7958 Knottingham Circle Unit #-C Unit #-C ZIPCODE ZIPCODE **60561** Darien IL Darien IL 60561 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: DuPage DuPage Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors  $\times$ 25.001-1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100,000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$10 to \$1 billion \$1 billion million million million million million

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main

Official Form 1 (1/08) Document Page 2 of 53 FORM B1, Page 2

Voluntary Petition	Name of Debtor(s): Juan M. Aquilera and		
(This page must be completed and filed in every case)	Victoria A. Aguilera		
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two, attach additional s	sheet)	
Location Where Filed:  NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than one, attac	h additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)  Exhibit A is attached and made a part of this petition	(To be completed if de whose debts are primar I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have each such chapter. I further certify that I have d required by 11 U.S.C. §342(b).  X /s/ Richard S. Bass	ily consumer debts) regoing petition, declare that I y proceed under chapter 7, 11, 12 explained the relief available under elivered to the debtor the notice	
	Signature of Attorney for Debtor(s)	Date	
Does the debtor own or have possession of any property that poses or is alleg or safety?  Yes, and exhibit C is attached and made a part of this petition.  No	ged to pose a threat of imminent and identifiable ha	rm to public health	
(To be completed by every individual debtor. If a joint petition is filed, each	<b>Exhibit D</b> spouse must complete and attach a separate Exhibit	it D.)	
<ul> <li>Exhibit D completed and signed by the debtor is attached and made p</li> <li>If this is a joint petition:</li> <li>Exhibit D also completed and signed by the joint debtor is attached a</li> </ul>	•		
	Regarding the Debtor - Venue		
<ul> <li>☑ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days th</li> <li>☐ There is a bankruptcy case concerning debtor's affiliate, general partner,</li> <li>☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the content of the parties will be served in regard to the relief sought in the content of the parties will be served in regard to the relief sought in the content of the parties will be served in regard to the relief sought in the content of the parties will be served in regard to the relief sought in the content of the parties will be served in regard to the relief sought in the content of the parties will be served in regard to the relief sought in the content of the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served in regard to the relief sought in the parties will be served i</li></ul>	iness, or principal assets in this District for 180 day nan in any other District.  or partnership pending in this District.  business or principal assets in the United States in the nt in an action proceeding [in a federal or state course.]	nis District, or has no	
	Resides as a Tenant of Residential Property		
	applicable boxes.)		
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the following	ng.)	
	(Name of landlord that obtained judgme	ent)	
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession	-		
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the 30-day		
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

fficial Form 1 (1/08) Docume	ent Page 3 of 53 FORM B1, Page		
Voluntary Petition	Name of Debtor(s):  Juan M. Aquilera and		
(This page must be completed and filed in every case)	Victoria A. Aguilera		
	Signatures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
declare under penalty of perjury that the information provided in this petition is true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)		
If no attorney represents me and no bankruptcy petition preparer igns the petition] I have obtained and read the notice required by 1 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States  Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.		
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X /s/ Juan M. Aguilera Signature of Debtor	-		
X /s/ Victoria A. Aguilera Signature of Joint Debtor	(Signature of Foreign Representative)		
	(Printed name of Foreign Representative)		
Telephone Number (if not represented by attorney)	- 04/14/2008		
04/14/2008 Date	(Date)		
Signature of Attorney*  X /s/ Richard S. Bass Signature of Attorney for Debtor(s)  Richard S. Bass 6189009  Printed Name of Attorney for Debtor(s)  Law Office of Richard S. Bass, LTD.  Firm Name  2021 Midwest Road  Address	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § \$110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
Oak Brook IL 60521 630-953-8655	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Telephone Number  04/14/2008  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address		
Signature of Debtor (Corporation/Partnership)			
declare under penalty of perjury that the information provided in his petition is true and correct, and that I have been authorized to ile this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
1, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
X Signature of Authorized Individual	— Individual.		
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets		
Finited (value of Authorized individual	conforming to the appropriate official form for each person		
Title of Authorized Individual	conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or		

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7**: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Page 5 of 53

or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
Address:	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
X	by 11 0.3.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	
Certifica I (We), the debtor(s), affirm that I (we) have received and	te of the Debtor
1 (we), the debtot(s), annula that I (we) have received and	ead and notice.
	X
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X

Signature of Joint Debtor (if any)

Date

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Juan M. Aguilera	Case No.
and	Chapter 7
Victoria A. Aguilera	
Debtor(s)	-

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit B. Chook one of the me of all more and all all all all all all all all all al
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 7 of 53 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Juan M. Aguilera Date: 04/14/2008

Entered 04/14/08 13:12:38 Desc Main

Doc 1 Filed 04/14/08

Official Form 1, Exhand ( Quanto 09036

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Juan M. Aguilera	Case No.	
and	Chapter 7	
Victoria A. Aguilera		
Debtor(s)	_	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit B. Officer one of the five statements below and attach any documents as uncerted.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 9 of 53 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Victoria A. Aguilera Date: 04/14/2008

Filed 04/14/08

Entered 04/14/08 13:12:38 Desc Main

Doc 1

Official Form 1, Exhand ( Quanto 09036

# FORM B6A (Official Form 6A) (1207) Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 10 of 53

In re Juan M. Aguilera and Victoria A. Aguilera	, Case No
Debtor(s)	(if known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  Husband Wife Join Community	W itJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
7958 Knottingham Circle #-C Darien IL (Debtor residence0	Debtor residence Jt. Tenancy	J	\$ 205,000.00	\$ 180,500.00
Time Share Interest (Silverleaf Resort)	Time Share Interest	J	\$ 1,000.00	\$ 1,000.00

TOTAL \$ 206,000.00 (Report also on Summary of Schedules.)

BEB (Official Form & ASE) 08-09036	Doc 1	Filed 04/14/08	Entered 04/14/08 13:12:38	Desc Main
202 (0.110101 1 0.1111 0.2) (1.2/0.1)		Document	Page 11 of 53	

In re Juan M. Aguilera and Victoria A. Aguilera	. Case No.
Debtor(s)	(if knowr

#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property  Husband Wifi Joir Community	eW ıtJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$ 200.00
		Location: In debtor's possession		, 20000
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: U.S. Bank Location: In debtor's possession	J	\$ 300.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Misc used household goods, furniture & furnishings Location: In debtor's possession	J	\$ 2,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc used personal items, books and pictures Location: In debtor's possession	J	\$ 400.00
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession	J	\$ 600.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in	x			

 вев (Official Form 6) 08-09036
 Doc 1
 Filed 04/14/08
 Entered 04/14/08 13:12:38
 Desc Main Document

 Page 12 of 53

nre Juan M. Aguilera and Victoria A. Aguilera	Case No.
Debtor(s)	(if know

# **SCHEDULE B-PERSONAL PROPERTY**

		(			
Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint	W	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	е		Community-		Exemption
26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)					
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
<ol> <li>Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</li> </ol>	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1995 Ford Mustang Location: In debtor's possession		J	\$ 3,000.00
		LOCACION. IN GENEVI S POSSESSION			
		2003 Dodge Durango		J	\$ 9,000.00
		Location: In debtor's possession			

BEB (Official Form FRASE) 08-09036	Doc 1	Filed 04/14/08	Entered 04/14/08 13:12:38	Desc Main
202 (0111010111 02) (12101)		Document	Page 13 of 53	

In re Juan M. Aguilera and Victoria A. Aguiler	a Case No.
Debtor(s)	(if known

# **SCHEDULE B-PERSONAL PROPERTY**

<b>-</b>		(			
Type of Property	N o n		oand Wife Joint	.W -J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	е	Comm	unity	Ċ	Exemption
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
	1				

BGC (Official Form 6 (ASE) 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 14 of 53

In re Juan M. Aguilera and Victoria A.	Aguilera	Case No.	
Debtor(s)	·	•	(if known

# SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	$\hfill\square$ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
7958 Knottingham Circle #-C Darien IL (Debtor residence0	735 ILCS 5/12-901	\$ 30,000.00	\$ 205,000.00
Cash	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Checking: U.S. Bank	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Misc used household goods, furniture & furnishings	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Misc used personal items, books and pictures	735 ILCS 5/12-1001(a)	\$ 400.00	\$ 400.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 600.00	\$ 600.00
1995 Ford Mustang	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 3,000.00
2003 Dodge Durango	735 ILCS 5/12-1001(c)	\$ 4,800.00	\$ 9,000.00

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 15 of 53

B6D (Official Form 6D) (12/07)

In re Juan M. Aguilera and Victoria A. Aguilera	, Case No.
Debtor(s)	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market Perty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 0302  Creditor # : 1  Chase Auto Finance  Attn-Bankruptcy Dept  PO Box 9001800  Louisville KY 40290-1800		J 2005 Purchase					\$ 3,500.00	\$ 500.00
Account No: 0071  Creditor # : 2 Citizens Automobile Finance Attn: Bankruptcy Dept PO Box 42002 Providence RI 02940-2002							\$ 7,000.00	\$ 0.00
Account No: 1326  Creditor # : 3  GMAC Mortgage Attn Bankruptcy Dept 3451 Hammond Ave Waterloo IA 50704-0780		7958 Kno Darien 1	co other location ottingham Circle #-C TL (Debtor residence0				\$ 0.00	\$ 0.00
1 continuation sheets attached	I		·	Subte Total of th T only on la	is p	age) al \$	\$ 10,500.00 (Report also on Summary of	,

(Report also on Summary of Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Juan M. Aguilera and Victoria A. Aguilera	, Case No.
Debtor(s)	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

		1	(Continuation Sheet)		1	1 1		
Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	c	Date Claim was Incurred, Nature of Lien, and Description and Market /alue of Property Subject to LienHusbandWife	Contingent	liquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
		C.	-Joint -Community	ၓ	ŗ	۵		
Account No: 1326  Creditor # : 4  GMAC Mortgage Attn Bankruptcy Dept 500 Enterprise Road #150  Horsham PA 19044-0963	x		Junior Mortgage 7958 Knottingham Circle #-C Darien IL (Debtor residence) Acct: 0359171326  Value: \$ 205,000.00				\$ 35,000.00	\$ 0.00
Account No: 9192	Х	ن :	2005				\$ 145,500.00	\$ 0.00
Creditor # : 5 Litton Loan Servicing Attn Bankruptcy Dept PO Box 4387 Houston TX 77210-4387			Mortgage 7958 Knottingham Circle #-C Darien IL (Debtor residence) ( Acct: 0014459192)  Value: \$ 205,000.00					
Account No: 2142		ن	2006		-		\$ 0.00	\$ 0.00
Creditor # : 6 Silverleaf Resorts Attn Bankruptcy Dept PO Box 132640 Dallas TX 75313			Time Share Lien Time Share Interest (Silverleaf Resort) NOTICE Acct: VC7210-42					
			Value: \$ 1,000.00					
Account No: 2142  Creditor # : 7  Silverleaf Resorts  Attn Bankruptcy Dept  1221 River Bend Dr #120  Dallas TX 75247		3	Z007 Time Share Lien Time Share Interest (Silverleaf Resort) SURRENDER Acct: VC721-42  Value: \$ 1,000.00				\$ 12,000.00	\$ 11,000.00
Account No:								
			Value:					
Account No:								
			Value:	1				
<del></del>	ets atta	che	d to Schedule of Creditors	ıbto			\$ 192,500.00	\$ 11,000.00
Holding Secured Claims			(Total	Т	ota	1\$	\$ 203,000.00	\$ 11,500.0
			( )			- / 1	(Report also on Summary of (	f applicable, report also on

B6E (Official Form 6E) (1207) 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 17 of 53

In re Juan M. Aguilera and Victoria A. Aguilera	, Case No.
D - I-4/-)	· — — — — — — — — — — — — — — — — — — —

Debtor(s)

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is

	ngent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

drug, or another substance. 11 U.S.C. § 507(a)(10).

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 18 of 53

B6F (Official Form 6F) (12/07)

In re Juan M. Aguilera and Victoria A.	Aguilera	, Case No.	
Debtor(s)		_	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6683  Creditor # : 1  AFNI, Inc.  RE: Cingular  PO BOX 3427  Bloomington IL 61702		J	2002-2008 Collection				\$ 1,698.00
Account No:  Creditor # : 2  American General Finance  Attn Bankruptcy Dept  20 N. Clark St #2600  Chicago IL 60602		J	2008 Notice to attorney Cook County Suit 08 M1 126713				\$ 0.00
Account No: 4841  Creditor # : 3  American General Finance  Attn: Bankruptcy Dept  3632 W. 95th St  Evergreen Park IL 60805		J	2002-2008 Installment Loan				\$ 6,808.00
Account No: 9432  Creditor # : 4  American General Finance  Attn: Bankruptcy Dept  430 75th Street  Downers Grove IL 60516-4454		J	2002-2008 Installment Loan				\$ 8,000.00
10 continuation sheets attached	Į			Sub	tota Tota	·  -	\$ 16,506.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 19 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan	М.	Aguilera	and	Victoria	A.	Aguilera	
-------	------	----	----------	-----	----------	----	----------	--

Case No.	

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5749  Creditor # : 5  Applied Card Bank  Attn: Bankruptcy Dept  PO Box 17120  Wilmington DE 19886-7120		J	2002-2008 Credit Card Purchases				\$ 792.50
Account No: 5075  Creditor # : 6 Asset Acceptance LLC RE: SBC Illinois PO BOX 2039 Warren MI 48090-2039		С	2002-2008 Notice to collector				\$ 0.00
Account No: 0835  Creditor # : 7  AT&T  Attn: Bankruptcy Dept  PO BOX 8212  Aurora IL 60572-8212		J	2002-2008 Telephone Service				\$ 207.03
Account No: 3874  Creditor # : 8  Beneficial Finance  Attn: cuystomer Service  2309 Essington Road  Joliet IL 60435		J	2002-2008 Installment Loan				\$ 5,928.27
Account No: 5126  Creditor # : 9 Capital One Attn: Bankruptcy Dept P.O. BOX 5155 Norcross GA 30091		J	2002-2008 Credit Card Purchases				\$ 1,580.00
Account No: 9273  Creditor # : 10  Capital One Attn: Bankruptcy Dept P.O. BOX 5155  Norcross GA 30091		J	2002-2008 Credit Card Purchases				\$ 1,339.00
Sheet No. 1 of 10 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	to Sc	chedule of  (Use only on last page of the completed Schedule F. Report also on Suand, if applicable, on the Statistical Summary of Certain Liabilitie	mmary of S	Tot	al \$	\$ 9,846.80

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 20 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan	М.	Aguilera	and	Victoria	A.	Aguilera	
-------	------	----	----------	-----	----------	----	----------	--

Case No.	
----------	--

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)		1		Anna anna da Galladina
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2016		J.	2002-2008				\$ 4,141.00
Creditor # : 11 Chase Attn: Bankruptcy Dept PO BOX 15298 Wilmington DE 19850-5298			Credit Card Purchases				, -,
Account No: 8630		J	2002-2008				\$ 0.00
Creditor # : 12 Citgo/CBSD Attn: Bankruptcy Dept PO BOX 6003 Hagerstown MD 21747			Notice				
Account No: 3013		H	2007-08				\$ 900.00
Creditor # : 13 Commonwealth Edison Attn Bankruptcy Dept 2100 Swift Rd Oak Brook IL 60523			Utility Bills Acct: 9002813013				
Account No: 2875		J	2002-2008				\$ 0.00
Creditor # : 14 Credit Collection Services RE: US Cellular Two Wells Avenue Newton Center MA 02459			Notice to collector				
Account No: 4800		J	2002-2008				\$ 506.10
Creditor # : 15 Dental Profile Attn: Patient Accounts 120 E. Lake Street Addison IL 60101			Dental Bills				
Account No: 4945		J	2002-2008				\$ 0.00
Creditor # : 16 Emerge /FNBO Attn: Bankruptcy Dept 245 Perimeter Ctr Pkwy Atlanta GA 30346			Notice				
Sheet No. 2 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota ched	al \$	\$ 5,547.10

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 21 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan	М.	Aguilera	and	Victoria	A.	Aguilera	
-------	------	----	----------	-----	----------	----	----------	--

Case	Nο

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

<del>- i -</del>	1		<del>- 1</del>	1	1	
Co-Debtor	JJ	oint	Contingent	Unliquidated	Disputed	Amount of Claim
	J	2002-2008				\$ 0.00
		Notice to collector				
	J	2002-2008				\$ 0.00
		Notice to collector				
	J	2002-2008				\$ 0.00
		Notice to collector				
	J	2002-2008				\$ 0.00
		Notice to collector				
	J	2002-2008				\$ 0.00
		Notice to collector				
	J	2002-2008				\$ 411.68
		Credit Card Purchases				
				_		
ched t	o Sc	hedule of	Subt	ota	1\$	\$ 411.68
	G-OO	G HI	and Consideration for Claim. If Claim is Subject to Setoff, so State.  HHusband WWife JJoint CCommunity  J 2002-2008 Notice to collector  J 2002-2008 Notice to collector	and Consideration for Claim. If Claim is Subject to Setoff, so State.  H-Husband W-Wife J-Joint C-Community  J 2002-2008 Notice to collector  J 2002-2008 Notice to collector	and Consideration for Claim.	and Consideration for Claim. If Claim is Subject to Setoff, so State.    Payling   Pay

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 22 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan M.	Aguilera	and	Victoria	A.	Aguilera	
-------	---------	----------	-----	----------	----	----------	--

Case No.	

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1193  Creditor # : 23  First USA Bank, N.A.  Attn: Bankruptcy Dept  800 Brooksedge Blvd  Westerville OH 43081		J	2002-2008 Notice				\$ 0.00
Account No: 7054  Creditor # : 24  First USA Bank, N.A.  Attn: Bankruptcy Dept  800 Brooksedge Blvd, #3 West  Westerville OH 43081-0552		J	2002-2008 Notice				\$ 0.00
Account No: 9728  Creditor # : 25 GC Services Limited Partner RE: HSBC Bank 6330 Gulfton Houston TX 77081		J	2002-2008 Notice to collector				\$ 0.00
Account No: 4684  Creditor # : 26 GE Money Bank/JC Penney Attn: Bankruptcy Dept PO BOX 103104 Roswell GA 30076		J	2002-2008 Credit Card Purchases				\$ 1,341.94
Account No: 10  Creditor # : 27  Great Bank Algonquin  Attn: Bankruptcy Dept  234 S. Randall Rd  Algonquin IL 60102		J	2002-2008 Notice				\$ 0.00
Account No: 4462  Creditor # : 28  Hinsdale Hospital  Attn: PAtient Accounts  120 N. Oak St-Business Office  Hinsdale IL 60521		J	2002-2008 Medical Bills				\$ 177.00
Sheet No. <u>4</u> of <u>10 continuation sheets attacted to the continuation of the continuation sheets attacted to the continuation of the continuation </u>	ched 1	o So	chedule of  (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota ched	al \$ ules	\$ 1,518.94

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 23 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan	М.	Aguilera	and	Victoria	A.	Aguilera	
-------	------	----	----------	-----	----------	----	----------	--

Case No.\_\_

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		1	(Continuation Sneet)	-			
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	H W J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5698		J	2002-2008				\$ 0.00
Creditor # : 29 HSBC Bank Attn: Bankruptcy Dept PO BOX 5253 Carol Stream IL 60197			Notice				
Account No: <b>4951</b>		J	2002-2008				\$ 562.17
Creditor # : 30 HSBC Card Services Attn: Bankruptcy Dept PO BOX 80084 Salinas CA 93912-0084			Credit Card Purchases				
Account No: 5940		J	2002-2008				\$ 582.00
Creditor # : 31 HSBC Card Services Attn: Bankruptcy Dept PO BOX 80084 Salinas CA 93912-0084			Credit Card Purchases				
Account No: 5940		J	2002-2008				\$ 521.57
Creditor # : 32 HSBC Card Services Attn: Bankruptcy Dept PO BOX 80084 Salinas CA 93912-0084			Credit Card Purchases				
Account No: 9728		J	2002-2008				\$ 553.90
Creditor # : 33 HSBC Card Services Attn: Bankruptcy Dept PO BOX 80084 Salinas CA 93912-0084			Credit Card Purchases				
Account No: 0808		J	2002-2008				\$ 581.77
Creditor # : 34 HSBC Card Services Attn: Bankruptcy Dept PO BOX 80084 Salinas CA 93912-0084			Credit Card Purchases				
Sheet No5 of10 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ached t	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on Sun and, if applicable, on the Statistical Summary of Certain Liabilities	nmary of S	<b>Fota</b>	il \$	\$ 2,801.41

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 24 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re Juan M. Agu	ilera and Victoria	A. Aguilera
-------------------	--------------------	-------------

Case No.	

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4951  Creditor # : 35  HSBC Card Services  Attn: Bankruptcy Dept  PO BOX 80084  Salinas CA 93912-0084		J	2002-2008 Credit Card Purchases				\$ 515.83
Account No: 4611  Creditor # : 36 HSBC/RS Attn: Bankruptcy Dept PO BOX 15524 Wilmington DE 19850		J	2002-2008 Notice				\$ 0.00
Account No: 0678  Creditor # : 37  HSBC/TAX  Attn: Bankruptcy Dept  PO BOX 15524  Wilmington DE 19850		J	2002-2008 Notice				\$ 0.00
Account No: 4611  Creditor # : 38  HSBC/Wicks  Attn: Bankruptcy Dept  PO BOX 15524  Wilmington DE 19850		J	2002-2008 Notice				\$ 0.00
Account No: 6040  Creditor # : 39 Illinois Collection Service RE: Grove Dental Associates PO BOX 1010 Tinley Park IL 60477		J	2002-2008 Collection on Dental Bills				\$ 121.00
Account No: 1603  Creditor # : 40  Kohls  Attn: Bankruptcy Dept  PO BOX 3043  Milwaukee WI 53201-3043		J	2002-2008 Credit Card Purchases				\$ 600.00
Sheet No. 6 of 10 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ached f	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie	nmary of S	Tota ched	al \$ ules	\$ 1,236.83

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 25 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re Juan M. Aguilera	and Victoria A.	Aguilera
------------------------	-----------------	----------

Case No.	

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sneet)					
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent		Unliquidated	Disputed	Amount of Claim
Account No:  Creditor # : 41  LaSalle Bank  Attn: Bankruptcy Dept  135 S. LaSalle St  Chicago IL 60690-000		J	2002-2008 Overdraft Account					\$ 300.00
Account No: 8552  Creditor # : 42  MCI-The Neighborhood  Attn: Bankruptcy Dept  PO Box 9644  Mission Hills CA 91346-9644		W	2008 Phone Service					\$ 250.00
Account No: 2036  Creditor # : 43 NCO-MedClr RE: Emergency Healthcare Phys PO BOX 8547 Philadelphia PA 19101		J	2002-2008 Collection on Medical Bills					\$ 195.00
Account No: 7455  Creditor # : 44  Nicor Gas  Attn Bankruptcy Dept  PO Box 549  Aurora IL 60507-0000		H	2007-08 Utility Bills Acct: 66 -64-48-4744-5					\$ 900.00
Account No: 8177  Creditor # : 45 Nicor Gas Attn Bankruptcy Dept PO Box 549 Aurora IL 60507-0000		J	2002-2008 Utility Bills					\$ 233.00
Account No: 4872  Creditor # : 46  Nicor Gas  Attn Bankruptcy Dept  PO Box 549  Aurora IL 60507-0000		J	2002-2008 Utility Bills					\$ 449.00
Sheet No. 7 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	o So	Chedule of  (Use only on last page of the completed Schedule F. Report also on Suand, if applicable, on the Statistical Summary of Certain Liabiliti		<b>To</b> Sche	tal edu	I \$ les	\$ 2,327.00

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 26 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan	М.	Aguilera	and	Victoria	A.	Aguilera	
-------	------	----	----------	-----	----------	----	----------	--

Case	No.
Case	INO.

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3963  Creditor # : 47  North Shore Agency RE: Pokemon Masters Scholasti 751 Summa Ave Westbury NY 11590		J	2002-2008 Notice to collector				\$ 0.00
Account No: 7863  Creditor # : 48  North Shore Agency RE: Puzzlemania 751 Summa Ave Westbury NY 11590		J	2002-2008 Collection				\$ 50.06
Account No: 7725  Creditor # : 49 Northland Group RE: Capital One Bank PO Box 390846 Edina MN 55439		J	2002-2008 Notice to collector				\$ 0.00
Account No: 0808  Creditor # : 50  Portfolio Recovery & Affil  RE: HSBC  120 Corporate Blvd, #1  Norfolk VA 23502-4962		J	2002-2008 Notice to collector				\$ 0.00
Account No: 8149  Creditor # : 51  Professional Account Mgmt  RE: TCF Bank  PO Box 391  Milwaukee WA 53201-0391		J	2002-2008 Notice to collector				\$ 0.00
Account No: 4043  Creditor # : 52  Providian Financial  Attn: Bankruptcy Dept  PO BOX 9180  Pleasanton CA 94566		J	2002-2008 Notice				\$ 0.00
Sheet No. 8 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on Surand, if applicable, on the Statistical Summary of Certain Liabilitie	mmary of S	<b>Tot</b>	al \$	\$ 50.06

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 27 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan	М.	Aguilera	and	Victoria	A.	Aguilera	
-------	------	----	----------	-----	----------	----	----------	--

Case No.\_\_

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4725  Creditor # : 53  Providian Financial  Attn: Bankruptcy Dept  PO BOX 9180  Pleasanton CA 94566		J	2002-2008 Notice				\$ 0.00
Account No: 0001  Creditor # : 54 Retrieval Masters Creditors Bu RE: Weird N'Wild Creatures 2269 S. Saw Mill River Rd, #3 Elmsford NY 10523		J	2002-2008 Collection				\$ 48.00
Account No: 6459  Creditor # : 55 SBC Attn: Bankruptcy Dept PO BOX 90245 Arlington TX 76004		J	2002-2008 Telephone Service				\$ 244.64
Account No: 6459  Creditor # : 56 SBC Bill Payment Center Saginaw MI 48663-0003		J	2002-2008 Notice to other location				\$ 0.00
Account No: 1109  Creditor # : 57 Scholastic Books Attn: Bankruptcy Dept 2931 McCarty Street Jefferson City MO 65101		J	2002-2008 Subscriptions				\$ 49.44
Account No: 8682  Creditor # : 58 Shell/Citi Attn: Bankruptcy Dept PO BOX 6003  Hagerstown MD 21747		J	2002-2008 Credit Card Purchases				\$ 144.00
Sheet No. 9 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched t	to S	Chedule of  (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tot	al \$	\$ 486.08

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 28 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Juan	М.	Aguilera	and	Victoria	A.	Aguilera	
-------	------	----	----------	-----	----------	----	----------	--

Case No.\_\_\_\_

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0808  Creditor # : 59  Sunrise Credit Services, Inc. RE: HSBC Bank PO BOX 9100  Farmingdale NY 11735-9100		J	2002-2008 Notice to collector				\$ 0.00
Account No: 2330  Creditor # : 60 TCF Bank Attn: Collection Dept 800 Burr Ridge Parkway Burr Ridge IL 60521		J	2002-2008 Overdraft Account				\$ 461.96
Account No: 2330  Creditor # : 61 TCF National Bank Attn: Loss Prevention 500 Joliet Rd Willowbrook IL 60527		J	2002-2008 Notice to other location				\$ 0.00
Account No: 2875  Creditor # : 62 U.S. Cellular  Attn: Write Off Department PO BOX 7835  Madison WI 53707-7835		J	2002-2008 Cellular Telephone				\$ 1,392.29
Account No: 2522  Creditor # : 63 WFNNB/Value City Furniture Attn: Bankruptcy Dept PO BOX 182303  Columbus OH 43218		J	2002-2008 Notice				\$ 0.00
Account No:							
Sheet No. <u>10</u> of <u>10</u> continuation sheets attaccreditors Holding Unsecured Nonpriority Claims	ached t	o Sc	hedule of  (Use only on last page of the completed Schedule F. Report also on Su	Subt	ota Fota	·	\$ 1,854.25 \$ 42,586.15

BGG (Official Form 6 45 ft.) 08-09036	Doc 1	Filed 04/14/08	Entered 04/14/08 13:12:38	Desc Main
200 (0111010111 00) (12101)		Document	Page 29 of 53	

nre <i>Juan M</i>	. Aguilera a	and Victoria A.	Aguilera	/ Debtor	Case No.	
					·	(if known)

#### SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

BEH (Official Form 6 ASE, 08-09036	Doc 1	Filed 04/14/08	Entered 04/14/08 13:12:38	Desc Main
Borr (Griciai i Griii Gri) (12/07)		Document	Page 30 of 53	

In re	Juan M.	Aguilera	and 1	Victoria A.	Aguilera	/ Debtor	Case No.	
							_	(if known)

#### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Luis Aguilera	GMAC Mortgage
	Attn Bankruptcy Dept
	500 Enterprise Road #150
	Horsham PA 19044-0963
	1302334111 23022 0303
	Litton Loan Servicing
	Attn Bankruptcy Dept
	PO Box 4387
	Houston TX 77210-4387

BEL (Official Form 61) CASE 08-09036	Doc 1	Filed 04/14/08	Entered 04/14/08 13:12:38	Desc Main
Doi (Official Form of) (12/07)		Document	Page 31 of 53	

In re Juan M. Aguilera and Victoria A. Aguilera	, Case No
Debtor(s)	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: <i>Married</i>	RELATIONSHIP(S): son son		AGE(S): 3yr 7yr 9yr			
EMPLOYMENT:	DEBTOR		SPO	USE		
Occupation	Cook	Server				
Name of Employer	TJ Restaurant	Kappys .	Retaurant			
How Long Employed	9 yr	2yrs				
Address of Employer	* Downers Grove IL 60000		oosevelt Rd ark IL 6018	31		
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	. C	EBTOR		SPOUSE	
<ol> <li>Monthly gross wages, sa</li> <li>Estimate monthly overtir</li> <li>SUBTOTAL</li> </ol>	alary, and commissions (Prorate if not paid monthly) ne	\$ \$ \$	2,166.67 0.00 2,166.67	\$	1,083.33 0.00 1,083.33	
4. LESS PAYROLL DEDUC a. Payroll taxes and so b. Insurance c. Union dues d. Other (Specify):	cial security	***	86.67 0.00 0.00 0.00	\$ \$ \$	130.00 0.00 0.00 0.00	
5. SUBTOTAL OF PAYRO	ILL DEDUCTIONS	\$	86.67	т	130.00	
8. Income from real proper 9. Interest and dividends 10. Alimony, maintenance of dependents listed above	reration of business or profession or farm (attach detailed statement) ty  or support payments payable to the debtor for the debtor's use or that	\$ \$\$ \$ \$	2,080.00 0.00 0.00 0.00 0.00	\$ \$ \$	953.33 0.00 0.00 0.00 0.00	
<ul><li>11. Social security or gove (Specify):</li><li>12. Pension or retirement i</li><li>13. Other monthly income</li></ul>		\$ \$	0.00 0.00	\$ \$	0.00 0.00	
(Specify): Tips & g	ratuities	\$	0.00	\$	500.00	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	500.00	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	2,080.00	\$	1,453.33	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals			\$	3,53	33.3 <u>3</u>	
from line 15; if there is o	only one debtor repeat total reported on line 15)	, ,	so on Summary of So		s and, if applicable, on	

Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Juan M. Aguilera and Victoria A. Aguilera	, Case No.
Debtor(s)	(if known)

#### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	. \$	1,020.00
a. Are real estate taxes included? Yes 🛛 No 🗌		
b. Is property insurance included? Yes 🛛 No 🗌		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	60.00
c. Telephone d. Other <b>Junior Mortgage</b>	\$	40.00
	\$	306.00
Other Home owner Association Other Cell phone	. \$	151.00
Other Cell phone	\$	40.00
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	400.00
5. Clothing	\$	60.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	180.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Φ.	621.00
a. Auto b. Other: <b>Auto Payment</b>		263.00
	\$	40.00
c. Other: Auto upkeep & repair	\$	0.00
d. Other:	\$	
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17.Other: Personal care items & grooming Other: Newspapers, subscription misc	\$	30.00 40.00
Other: Newspapers, Subscription misc Other: School expense & activities	\$	20.00
	\$	
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,521.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	3,533.33
b. Average monthly expenses from Line 18 above	\$	3,521.00
c. Monthly net income (a. minus b.)	\$	12.33

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Juan M.</i>	Aguilera	and	Victoria A.	. 4	Aguilera		Case No.	
							Chapter	7
						/ Debtor		

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 206,000.00		
B-Personal Property	Yes	3	\$ 15,500.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 203,000.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$ 42,586.15	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,533.33
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,521.00
тот	AL	23	\$ 221,500.00	\$ 245,586.15	

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Juan M. Aguilera and Victoria A. Aguilera

Case No.
Chapter 7

 / Debtor

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,533.33
Average Expenses (from Schedule J, Line 18)	\$ 3,521.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,433.33

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 11,500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 42,586.15
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 54,086.15

Case No. In re <u>Juan M. Aguilera and Victoria A. Aguilera</u> (if known) Debtor

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have tt to the best of my knowledge, informa	read the foregoing summary and schedules, consisting of sheets, and that they are true and the second schedules.
Date:	4/14/2008	Signature /s/ Juan M. Aguilera  Juan M. Aguilera
Date:	4/14/2008	Signature /s/ Victoria A. Aguilera Victoria A. Aquilera
		Ilf joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/07) Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main

# Document Page 36 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Juan M. Aguilera and Victoria A. Aguilera Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None State
activit
gross

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$5,000.00 appr Wages from employmeent 2008 Husband

Last Year: \$10,000.00 appr Same 2007 Year before: \$8,788.00 Same 2006

Year to date: \$2,000.00 appr Wages from employment 2008 Wife

Last Year:\$9,000.00 appr Same 2007 Year before:\$9,707.10 Same 2006

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Page 37 of 53 Document

### 3. Payments to creditors

None  $\boxtimes$ 

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

American Genewral Finance vs. Juan Aguilera & Victoria Collection

Cook County Circuit

Prior to judgment

Court

Aquillera 08 M1 126713

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None  $\boxtimes$ 

None

 $\boxtimes$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None  $\boxtimes$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Address:

2021 Midwest Road Oak Brook, IL 60521 Date of Payment: Payor: Juan M. Aquilera

DATE OF PAYMENT,

\$1,000.00

AMOUNT OF MONEY OR

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 39 of 53

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Form 7 (12/07)	Case 08-09036 Doc 1		Filed 04/14/08	Entered 04/14/08 13:12:38	Desc Main
(12/01)			Document	Page 40 of 53	

None

F

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\times$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Form 7	(12/07) Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 41 of 53
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group.  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

Form 7 (12/07)	Case 08-09036	Doc 1	Filed 04/14/08	Entered 04/14/08 13:12:38	Desc Mair
			Document	Page 42 of 53	

25	Don	sion	Fur	ahr
Z D.	Pen	ISION	rui	1018.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	04/14/2008	Signature _	/s/ Juan M. Aguilera
		of Debtor	
Date	04/14/2008	Signature	/s/ Victoria A. Aguilera
	04/14/2008	of Joint Debt	tor
		(if any)	

FORM B8 (10/05) Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 43 of 53

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Juan M. Aguilera and Victoria	A. Aguilera	Case No. Chapter 7				
			Debtor			
CHAPTER 7 INDIVIDUAL DE	BTOR'S STATEMI	ENT OF INT	ENTION	- HUSBA	ND'S DEE	втѕ
☐ I have filed a schedule of assets and liabilities which	includes debts secured by pro	operty of the estate.				
☑ I have filed a schedule of executory contracts and un	expired leases which includes	s personal property	subject to an	unexpired lease	).	
☐ I intend to do the following with respect to the propert	y of the estate which secures	those debts or is s	ubject to a lea	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date: <b>04/14/2008</b>	Signature of D  Debtor: /s/ Juan M.	• /	l			

FORM B8 (10/05) Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 44 of 53

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Juan M. Aguilera and Victori	A. Aguilera			se No. apter 7		
			Debtor			
CHAPTER 7	STATEMENT OF I	INTENTION -	WIFE'S	DEBTS		
☑ I have filed a schedule of assets and liabilities which  ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	n includes debts secured by r	property of the estate				
☑ I have filed a schedule of executory contracts and u		-		unexpired lease	ł.	
☐ I intend to do the following with respect to the prope			-			
Description of Secured Property	Creditor's Name		Property will be Surrendered	i	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date: <b>04/14/2008</b>	Signature of  Debtor: /s/ Victor:					
DUIG. 07/17/2000	DOMOI. /S/ VICTOL.	La A. Agulle	- 4			

FORM B8 (10/05) Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 45 of 53

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Juan	М.	Aguilera	and	Victoria A.	Aguilera		Case No. Chapter	7
							/ Debtor		

### **CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS**

- ☑ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- 🛮 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- 🛮 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Time Share Interest (Silverleaf Resort)	Silverleaf Resorts	X			
2003 Dodge Durango	Citizens Automobile Finance		X		X
7958 Knottingham Circle #-C Darien IL (Debtor residence0	Litton Loan Servicing		X		X
1995 Ford Mustang	Chase Auto Finance		X		X
Time Share Interest (Silverleaf Resort)	Silverleaf Resorts	X			
7958 Knottingham Circle #-C Darien IL (Debtor residence0	GMAC Mortgage		X		X
"	GMAC Mortgage		X		X

De	escription of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

### Signature of Debtor(s)

Date: 04/14/2008	Debtor: /s/ Juan M. Aquilera
Date: 04/14/2008	Joint Debtor: /s/ Victoria A. Aguilera

Rule 2016(b) (8) (ase 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Document Page 46 of 53

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Juan M. Aguilera and Victoria A. Aquilera		Case No. Chapter	7
Attorney for Debtor: Richard S. Bass	/ Debtor		

### **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned	l, pursuant to	Rule 2016	i(b), Banl	kruptcy	Rules,	states t	hat:
-----------------	----------------	-----------	------------	---------	--------	----------	------

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ \_\_\_\_\_\_of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 04/14/2008 Respectfully submitted,

X<u>/s/ Richard S. Bass</u>
Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass, LTD.

2021 Midwest Road

Oak Brook IL 60521

Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Juan M. Aguilera	Case No.
and	Chapter 7
Victoria A. Aguilera	
	/ Debtor

Attorney for Debtor: Richard S. Bass

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 04/14/2008	/s/ Juan M. Aguilera
<del>-</del>	Debtor
	/s/ Victoria A. Aguilera
	Joint Debtor

## Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main $^{\rm AFNI}$ , Pocument Page 48 of 53

RE: Cingular PO BOX 3427 Bloomington, IL 61702

American General Finance Attn Bankruptcy Dept 20 N. Clark St #2600 Chicago, IL 60602

American General Finance Attn: Bankruptcy Dept 430 75th Street Downers Grove, IL 60516-4454

American General Finance Attn: Bankruptcy Dept 3632 W. 95th St Evergreen Park, IL 60805

Applied Card Bank Attn: Bankruptcy Dept PO Box 17120 Wilmington, DE 19886-7120

Asset Acceptance LLC RE: SBC Illinois PO BOX 2039 Warren, MI 48090-2039

AT&T

Attn: Bankruptcy Dept PO BOX 8212 Aurora, IL 60572-8212

Beneficial Finance Attn: cuystomer Service 2309 Essington Road Joliet, IL 60435

Capital One Attn: Bankruptcy Dept P.O. BOX 5155 Norcross, GA 30091

Chase Auto Finance Attn-Bankruptcy Dept PO Box 9001800 Louisville, KY 40290-1800

Chase

Attn: Bankruptcy Dept PO BOX 15298 Wilmington, DE 19850-5298

Citgo/CBSD Attn: Bankruptcy Dept PO BOX 6003 Hagerstown, MD 21747

## Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main CitizeDoc University Page 49 of 53

Attn: Bankruptcy Dept PO Box 42002 Providence, RI 02940-2002

Commonwealth Edison Attn Bankruptcy Dept 2100 Swift Rd Oak Brook, IL 60523

Credit Collection Services
RE: US Cellular
Two Wells Avenue
Newton Center, MA 02459

Dental Profile Attn: Patient Accounts 120 E. Lake Street Addison, IL 60101

Emerge /FNBO
Attn: Bankruptcy Dept
245 Perimeter Ctr Pkwy
Atlanta, GA 30346

Enhanced Recovery Corp RE: AT&T 8014 Bayberry Rd Jacksonville, FL 32256

Enhanced Recovery Corp RE: Hinsdale Family Medicine 8014 Bayberry Rd Jacksonville, FL 32256

ER Solutions
RE: Nicor Service
PO Box 9004
Renton, WA 98057-9004

Financial Recovery Services RE: First Premier Bank PO BOX 385908 Minneapolis, MN 55438-5908

First National Collection Bur. RE: Applied Card Bank 610 Waltham Way Sparks, NV 89434

First Premier Bank
Attn: Bankruptcy Dept
PO Box 5519
Sioux Falls , SD 57117-5519

First USA Bank, N.A.
Attn: Bankruptcy Dept
800 Brooksedge Blvd, #3 West
Westerville, OH 43081-0552

### Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main First Document N-Page 50 of 53

Attn: Bankruptcy Dept 800 Brooksedge Blvd Westerville, OH 43081

GC Services Limited Partner RE: HSBC Bank 6330 Gulfton Houston, TX 77081

GE Money Bank/JC Penney Attn: Bankruptcy Dept PO BOX 103104 Roswell, GA 30076

GMAC Mortgage Attn Bankruptcy Dept 500 Enterprise Road #150 Horsham, PA 19044-0963

GMAC Mortgage Attn Bankruptcy Dept 3451 Hammond Ave Waterloo, IA 50704-0780

Great Bank Algonquin Attn: Bankruptcy Dept 234 S. Randall Rd Algonquin, IL 60102

Hinsdale Hospital Attn: PAtient Accounts 120 N. Oak St-Business Office Hinsdale, IL 60521

HSBC Bank
Attn: Bankruptcy Dept
PO BOX 5253
Carol Stream, IL 60197

HSBC Card Services
Attn: Bankruptcy Dept
PO BOX 80084
Salinas, CA 93912-0084

HSBC/RS
Attn: Bankruptcy Dept
PO BOX 15524
Wilmington, DE 19850

HSBC/TAX
Attn: Bankruptcy Dept
PO BOX 15524
Wilmington, DE 19850

HSBC/Wicks Attn: Bankruptcy Dept PO BOX 15524 Wilmington, DE 19850

## 

RE: Grove Dental Associates
PO BOX 1010
Tinley Park, IL 60477

Kohls

Attn: Bankruptcy Dept PO BOX 3043 Milwaukee, WI 53201-3043

LaSalle Bank
Attn: Bankruptcy Dept
135 S. LaSalle St
Chicago, IL 60690-000

Litton Loan Servicing Attn Bankruptcy Dept PO Box 4387 Houston, TX 77210-4387

MCI-The Neighborhood Attn: Bankruptcy Dept PO Box 9644 Mission Hills, CA 91346-9644

NCO-MedClr

RE: Emergency Healthcare Phys PO BOX 8547 Philadelphia, PA 19101

Nicor Gas Attn Bankruptcy Dept PO Box 549 Aurora, IL 60507-0000

North Shore Agency RE: Pokemon Masters Scholasti 751 Summa Ave Westbury, NY 11590

North Shore Agency RE: Puzzlemania 751 Summa Ave Westbury, NY 11590

Northland Group RE: Capital One Bank PO Box 390846 Edina, MN 55439

Portfolio Recovery & Affil RE: HSBC 120 Corporate Blvd, #1 Norfolk, VA 23502-4962

Professional Account Mgmt RE: TCF Bank PO Box 391 Milwaukee, WA 53201-0391

## Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main Provide Decumentaria Page 52 of 53

Attn: Bankruptcy Dept PO BOX 9180 Pleasanton, CA 94566

Retrieval Masters Creditors Bu RE: Weird N'Wild Creatures 2269 S. Saw Mill River Rd, #3 Elmsford, NY 10523

SBC

Attn: Bankruptcy Dept PO BOX 90245 Arlington, TX 76004

SBC

Bill Payment Center Saginaw, MI 48663-0003

Scholastic Books
Attn: Bankruptcy Dept
2931 McCarty Street
Jefferson City, MO 65101

Shell/Citi Attn: Bankruptcy Dept PO BOX 6003 Hagerstown, MD 21747

Silverleaf Resorts Attn Bankruptcy Dept PO Box 132640 Dallas, TX 75313

Silverleaf Resorts
Attn Bankruptcy Dept
1221 River Bend Dr #120
Dallas, TX 75247

Sunrise Credit Services, Inc. RE: HSBC Bank PO BOX 9100 Farmingdale, NY 11735-9100

TCF Bank

Attn: Collection Dept 800 Burr Ridge Parkway Burr Ridge, IL 60521

TCF National Bank Attn: Loss Prevention 500 Joliet Rd Willowbrook, IL 60527

U.S. Cellular Attn: Write Off Department PO BOX 7835 Madison, WI 53707-7835 Case 08-09036 Doc 1 Filed 04/14/08 Entered 04/14/08 13:12:38 Desc Main WFNNB/Documenty Frage 53 of 53
Attn: Bankruptcy Dept PO BOX 182303

Columbus, OH 43218